

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 17-19467-VFP
Chapter: 13
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Sandra Mercado
445 Fern Pl
Elizabeth, NJ 07202-2705

Social Security No.:
xxx-xx-7688

Employer's Tax I.D. No.:

**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on September 25, 2017.

On 04/06/2018 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Vincent F. Papalia on:

Date: May 3, 2018
Time: 10:00 AM
Location: Courtroom 3B, Martin Luther King, Jr. Federal Building, 50 Walnut Street, 3rd Floor, Newark,
NJ 07102

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: April 10, 2018
JAN: mg

Jeanne Naughton
Clerk

Certificate of Notice Page 2 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Sandra Mercado
 Debtor

Case No. 17-19467-VFP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 185

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 Total Noticed: 45

Date Rcvd: Apr 10, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 12, 2018.

db Sandra Mercado, 445 Fern Pl, Elizabeth, NJ 07202-2705
 cr +Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer S, 1451 Thomas Langston Rd.,
 Winterville, NC 28590-8872
 516875899 +Amerimark, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
 516814743 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank of America, PO Box 982235, El Paso, TX 79998-2235)
 516814744 Brylane Home, PO Box 659728, San Antonio, TX 78265-9728
 516814745 Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
 516814746 Chase, PO Box 15298, Wilmington, DE 19850-5298
 516814747 Comenity Bank, PO Box 182273, Columbus, OH 43218-2273
 516857440 +Deutsche Bank National Trust Co., Trustee(See 410), c/o Specialized Loan Servicing LLC,
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
 516814749 First Premiere Bank, PO Box 5524, Sioux Falls, SD 57117-5524
 516814751 Home Depot, PO Box 790328, Saint Louis, MO 63179-0328
 516872104 +National Collegiate Student Loan Trust 2007-3, PO Box 4275, Norcross, GA 30091-4275
 516814757 PayPal Credit, PO Box 105658, Atlanta, GA 30348-5658
 516814759 SLS, 8742 Lucent Blvd Ste 300, Highlands Ranch, CO 80129-2386
 516814758 Seventh Avenue, 112 W 7th St, Monroe, WI 53566-1099
 516814760 Stoneberry, PO Box 2820, Monroe, WI 53566-8020
 516814761 Synchrony Bank, PO Box 105972, Atlanta, GA 30348-5972
 516814762 Target, PO Box 660170, Dallas, TX 75266-0170
 516895539 Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Se, P.O. BOX 19657, IRVINE, CA 92623-9657
 516814765 Wells Fargo Dealer Services, PO Box 168048, Irving, TX 75016-8048

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 10 2018 22:57:27 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Apr 10 2018 22:57:24 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516814742 E-mail/PDF: gecsed@recoverycorp.com Apr 10 2018 23:01:11 Amazon, PO Box 960013,
 Orlando, FL 32896-0013
 517067046 +E-mail/Text: bncmail@w-legal.com Apr 10 2018 22:57:38 Comenity Capital Bank/Paypal Credit,
 c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
 516895266 +E-mail/Text: bankruptcy@sccompanies.com Apr 10 2018 22:58:38 Country Door,
 c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
 516814748 E-mail/Text: bankruptcy@sccompanies.com Apr 10 2018 22:58:38 Direct Charge, 1112 7th Ave,
 Monroe, WI 53566-1364
 516895268 +E-mail/Text: bankruptcy@sccompanies.com Apr 10 2018 22:58:38 Direct Charge,
 c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
 516814750 E-mail/Text: bankruptcy@sccompanies.com Apr 10 2018 22:58:38 Ginny's, 1112 7th Ave,
 Monroe, WI 53566-1364
 516895269 +E-mail/Text: bankruptcy@sccompanies.com Apr 10 2018 22:58:38 Ginny's,
 c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
 516928866 E-mail/Text: bkr@cardworks.com Apr 10 2018 22:56:28 MERRICK BANK,
 Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
 516814752 E-mail/Text: bkr@cardworks.com Apr 10 2018 22:56:28 Merrick Bank, PO Box 9201,
 Old Bethpage, NY 11804-9001
 517045861 +E-mail/Text: bankruptcydpt@mcmcg.com Apr 10 2018 22:57:23 Midland Funding LLC,
 PO Box 2011, Warren, MI 48090-2011
 516814753 E-mail/Text: bankruptcy@sccompanies.com Apr 10 2018 22:58:38 Midnight Velvet,
 1112 7th Ave, Monroe, WI 53566-1364
 516895267 +E-mail/Text: bankruptcy@sccompanies.com Apr 10 2018 22:58:38 Midnight Velvet,
 c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
 516814754 E-mail/Text: bankruptcy@sccompanies.com Apr 10 2018 22:58:38 Montgomery Ward,
 1112 7th Ave, Monroe, WI 53566-1364
 516895270 +E-mail/Text: bankruptcy@sccompanies.com Apr 10 2018 22:58:38 Montgomery Ward,
 c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
 516814755 E-mail/PDF: gecsed@recoverycorp.com Apr 10 2018 23:01:11 Old Navy, PO Box 530942,
 Atlanta, GA 30353-0942
 516814756 E-mail/Text: bankruptcy@sccompanies.com Apr 10 2018 22:58:38 One Step Ahead, PO Box 2866,
 Monroe, WI 53566-8066
 517068239 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Apr 10 2018 23:00:55
 Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067,
 Norfolk VA 23541
 517068337 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Apr 10 2018 23:00:39
 Portfolio Recovery Associates, LLC, c/o Rcs Direct Marketing/Household Bank, POB 41067,
 Norfolk VA 23541
 516908086 E-mail/Text: bnc-quantum@quantum3group.com Apr 10 2018 22:57:15
 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
 516895265 +E-mail/Text: bankruptcy@sccompanies.com Apr 10 2018 22:58:38 Seventh Avenue,
 c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
 516814763 E-mail/Text: bankruptcy@td.com Apr 10 2018 22:57:30 TD Bank, 1701 Marlton Pike E,
 Cherry Hill, NJ 08003-2390

District/off: 0312-2

User: admin
Form ID: 185

Page 2 of 2
Total Noticed: 45

Date Rcvd: Apr 10, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516875554 +E-mail/Text: bncmail@w-legal.com Apr 10 2018 22:57:38 TD Bank USA, N.A.,
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
516814764 E-mail/Text: bankruptcy@sccompanies.com Apr 10 2018 22:58:38 Through the Country Door,
1112 7th Ave, Monroe, WI 53566-1364

TOTAL: 25

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517065864* +Deutsche Bank National Trust Co. Trustee (See 410), c/o Specialized Loan Servicing LLC,
8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 12, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 10, 2018 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for
Morgan Stanley ABS Capital I Inc. Trust 2006- HE3 Mortgage Pass-Through Certificates, Series
2006-HE3 bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Edward Hanratty on behalf of Debtor Sandra Mercado thanratty@tomeslawfirm.com,
ftomes@tomeslawfirm.com;G17018@notify.cincompass.com;abby@tomeslawfirm.com
John R. Morton, Jr. on behalf of Creditor Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer
Services ecfmail@mortoncraig.com, mortoncraigecef@gmail.com
Marie-Ann Greenberg magecf@magtrustee.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5